

Massachusetts Bankers Association

March 2, 2006

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ESS, Room 3060
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Mr. Feldman:

On behalf of our 210 commercial, savings, cooperative, and savings and loan members throughout Massachusetts and elsewhere in New England, the Massachusetts Bankers Association (MBA) respectfully requests the opportunity to make an oral presentation at one of the two public hearings on the application for federal deposit insurance filed on behalf of the proposed Wal-Mart Bank (Application).

We applaud the FDIC for holding public hearings on the Application, and we believe that the unique nature of the banking industry in Massachusetts will allow us to provide a useful perspective on the implications of the Application. A representative from the MBA is available to present at either the April 10-11, 2006 hearing in the Washington, DC area (preferred) or the April 25-26 hearing in Kansas City, Missouri.

Thank you for your attention to this request. If you need any additional information, please contact Jon Skarin, Director of Federal Regulatory and Legislative Policy (jskarin@massbankers.org) or me at (617) 523-7595. We look forward to hearing from you.

Sincerely,



Daniel J. Forte
President

DJF:jks